

Debtor 1	<u>Sandra J. Prinder</u>		
	<u>aka Sandra J. Harrie</u>		
Debtor 2	<u>Rand J. Prinder</u>		
(Spouse, if filing)	<u>aka Randy Prinder</u>		
United States Bankruptcy Court for the:	<u>Eastern</u>	District of	<u>Pennsylvania</u>
Case number	<u>21-13124-ELF</u>		(State)

## 12/15

**Court claim no. (if known):** 1-1

6867

Principal, interest, and escrow, if any \$4,381.86

**New escrow payment:                      \$1,236.71**

**New principal and interest payment:** \$

**Current mortgage payment:**      \$                  **New mortgage payment:**      \$

Debtor 1 Sandra J. Prinder Case Number (if known) 21-13124-ELF  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Paul W. Cervenka

Date 11/10/2022

Signature

Print:

Paul W. Cervenka

Title

Authorized Agent for Specialized Loan Servicing  
LLC

First Name Middle Name Last Name

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425  
Number Street

Dallas, Texas 75254

City State Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before November 10, 2022 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Sandra J. Prinder  
1654 Royal Berkshire Circle  
West Chester, PA 19380

**Debtor** *Via U.S. Mail*

Rand J. Prinder  
1654 Royal Berkshire Circle  
West Chester, PA 19380

**Debtors' Attorney**

BRAD J. SADEK  
Sadek and Cooper  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102

**Chapter 13 Trustee**

KENNETH E. WEST  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

Respectfully Submitted,

/s/ Paul W. Cervenka



6200 S. Quebec St., Ste. 300  
Greenwood Village, CO 80111

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Escrow Account Disclosure Statement	
Statement Date:	10/07/2022
Loan Number:	
Property:	1654 ROYAL BERKSHIRE CIR
Address:	WEST CHESTER, PA 19380

RAND J PRINDER  
SANDRA J PRINDER  
1654 ROYAL BERKSHIRE CI  
WEST CHESTER PA 19380

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

**Based on our recent analysis, you have a shortage of \$3,693.20.**

Projected Minimum Balance	\$-1,835.30
Required Minimum Balance	\$1,857.90
<b>Amount of Shortage</b>	<b>\$3,693.20</b>

The projection assumes that your escrow account was current at the start of the projected period. However your escrow account is not current. Your escrow balance should be \$4,644.78 but your current escrow balance, as of the effective date is \$951.58. If your escrow account had been current, there would have been a shortage of \$3,693.20. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**

The shortage will be adjusted by (1/12) of the shortage amount and added to your monthly payment.

PART

1

### Your Mortgage Payment

#### Payment Information

Payment Information	Payment on Prior Analysis	New Monthly Payment Effective 12/01/2022
PRIN & INTEREST	2745.29	3145.15
ESCROW PAYMENT	713.83	928.95
SHORTAGE PYMT	0.00	307.76
<b>Total Payment:</b>	<b>\$3,459.12</b>	<b>\$4,381.86</b>

### Helpful Tips About Your Escrow Account

- Did you know that you can find lots of helpful information about your escrow account on our website? Go to [www.sls.net](http://www.sls.net) to learn more.
- If you have questions about your property taxes, please feel free to give us a call at 1-866-801-1373.
- Did you know that you can easily upload a copy of your updated insurance policy, or see the details of the property insurance we currently have on file? Visit [www.mycoverageinfo.com](http://www.mycoverageinfo.com) to learn more, or give us a call at 1-800-441-4145.
- If your property has been damaged, or if you have questions about the process for obtaining insurance claim check endorsement, please visit [www.mycoverageinfo.com](http://www.mycoverageinfo.com).

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PART

2

## Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					<b>BEGINNING BAL</b>	<b>-37482.33</b>	<b>3569.16</b>
Dec 21	0.00 *	713.83	0.00	0.00		-37482.33	4282.99
Jan 22	0.00 *	713.83	0.00	0.00		-37482.33	4996.82
Feb 22	0.00 *	713.83	1544.26 *	0.00	COUNTY TAX	-39026.59	5710.65
Feb 22	0.00 *	0.00	169.67	0.00	CITY TAX	-39196.26	5710.65
Mar 22	0.00 *	713.83	0.00 *	1544.26	COUNTY TAX	-39196.26	4880.22
Apr 22	0.00 *	713.83	0.00 *	169.67	CITY TAX	-39196.26	5424.38
May 22	0.00 *	713.83	0.00	0.00		-39196.26	6138.21
Jun 22	0.00 *	713.83	0.00	0.00		-39196.26	6852.04
Jul 22	0.00 *	713.83	0.00	0.00		-39196.26	7565.87
Aug 22	3333.24 *	713.83	9433.50 *	6852.04	SCHOOL TAX	-45296.52 LP	1427.66
Sep 22	3297.13 *	713.83	0.00	0.00		-41999.39	2141.49
Oct 22	0.00	713.83	0.00 E	0.00		-41999.39 E	2855.32
Nov 22	0.00	713.83	0.00 E	0.00		-41999.39 E	3569.15
<b>TOTALS</b>	<b>6630.37</b>	<b>8565.96</b>	<b>11147.43</b>	<b>8565.97</b>			

## LEGEND:

IOE = Interest on the Escrow Balance  
LP = Lowest Actual Monthly Balance

E = Estimated Payments  
\* = Projected and Actual Payments Differ

Last year we anticipated that payments from your escrow account would be made during this period equaling \$8,565.97. Under federal law, your actual lowest monthly balance should not have exceeded \$1,427.66 or 1/6 of the estimated payments from your escrow account unless your mortgage documents or state law specifies a lower amount. Your mortgage contract and state law are silent on this issue. Your actual lowest escrow balance was \$-45,296.52.

PART

3

## Estimated Escrow Payments Over the Next 12 Months

## Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed in Your Account
			<b>BEGINNING BAL</b>	<b>951.58</b>	<b>4644.78</b>
Dec 22	928.95	0.00		1880.53	5573.73
Jan 23	928.95	0.00		2809.48	6502.68
Feb 23	928.95	0.00		3738.43	7431.63
Mar 23	928.95	1544.26	COUNTY TAX	3123.12	6816.32
Apr 23	928.95	169.67	CITY TAX	3882.40	7575.60
May 23	928.95	0.00		4811.35	8504.55
Jun 23	928.95	0.00		5740.30	9433.50
Jul 23	928.95	0.00		6669.25	10362.45
Aug 23	928.95	9433.50	SCHOOL TAX	-1835.30	1857.90
Sep 23	928.95	0.00		-906.35	2786.85
Oct 23	928.95	0.00		22.60	3715.80
Nov 23	928.95	0.00		951.55	4644.75
<b>TOTALS</b>	<b>11147.40</b>	<b>11147.43</b>	<b>ENDING BAL</b>	<b>951.55</b>	<b>4644.75</b>

Cushion selected by servicer: \$1,857.90

Here's how to calculate your new monthly escrow payment:

COUNTY TAX	\$1,544.26
SCHOOL TAX	\$9,433.50
CITY TAX	\$169.67
<b>Total:</b>	<b>\$11,147.43</b>
	<b>÷ 12 Months</b>

**New Monthly Escrow Payment: \$928.95**

**What This Means to You - Your balance is less than the amount needed in your account. The resulting shortage is \$3,693.20.**

Your ending escrow balance from the last month of account history is \$951.58, your starting balance according to this analysis should be \$4,644.78. **This projection assumes that your escrow account was current at the start of the projected period although this is not the case.**



Escrow Account Disclosure Statement	
Statement Date:	10/07/2022
Loan Number:	
Property	1654 ROYAL BERKSHIRE CIR
Address:	WEST CHESTER, PA 19380

PART

4

#### How You Can Reach Us With Questions

For statement questions, please contact  
**Customer Care: 1-800-315-4757**  
Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services. We provide translation services for individuals who indicate a language preference other than English. Se habla español.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: [www.sls.net/customers/videos](http://www.sls.net/customers/videos)

**SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

**BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.**